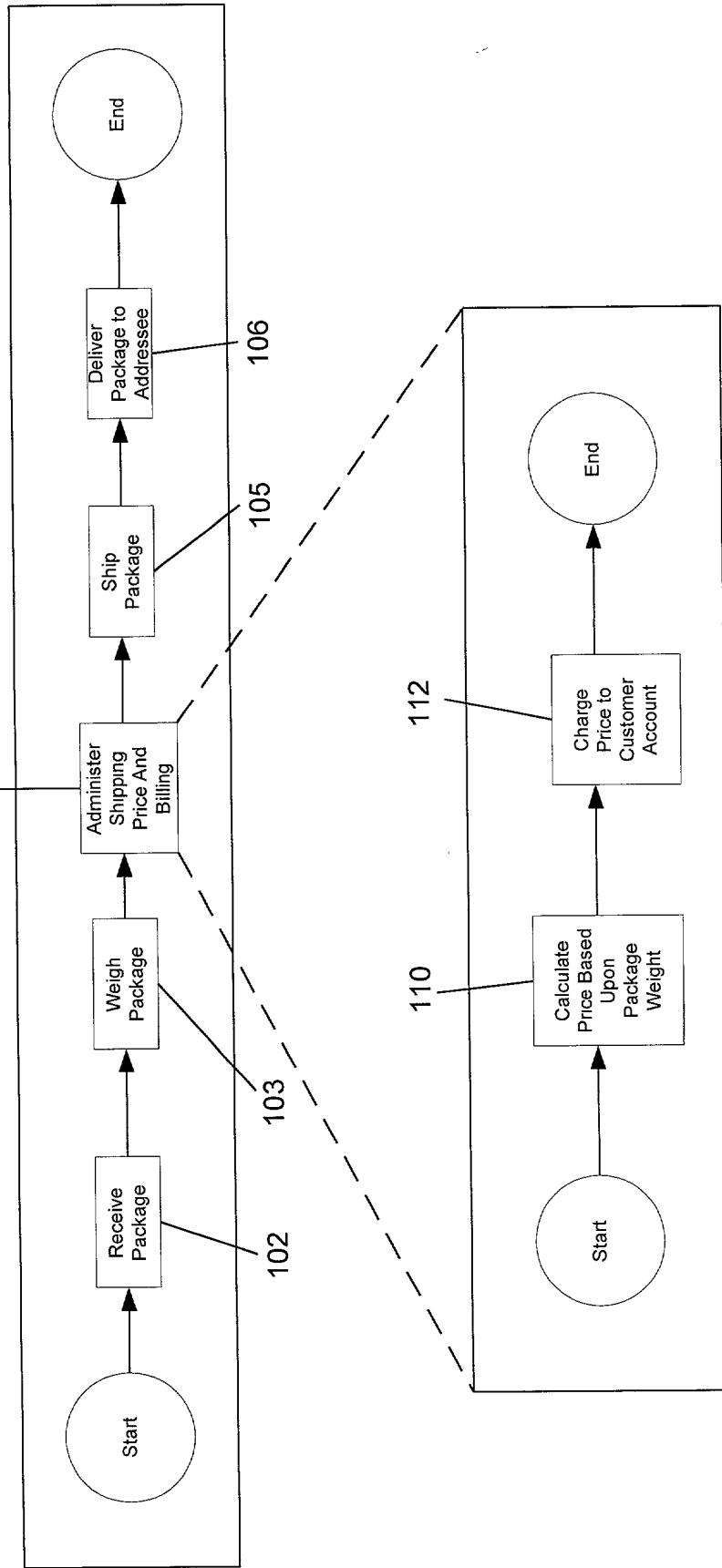


Shipping Process 101

104



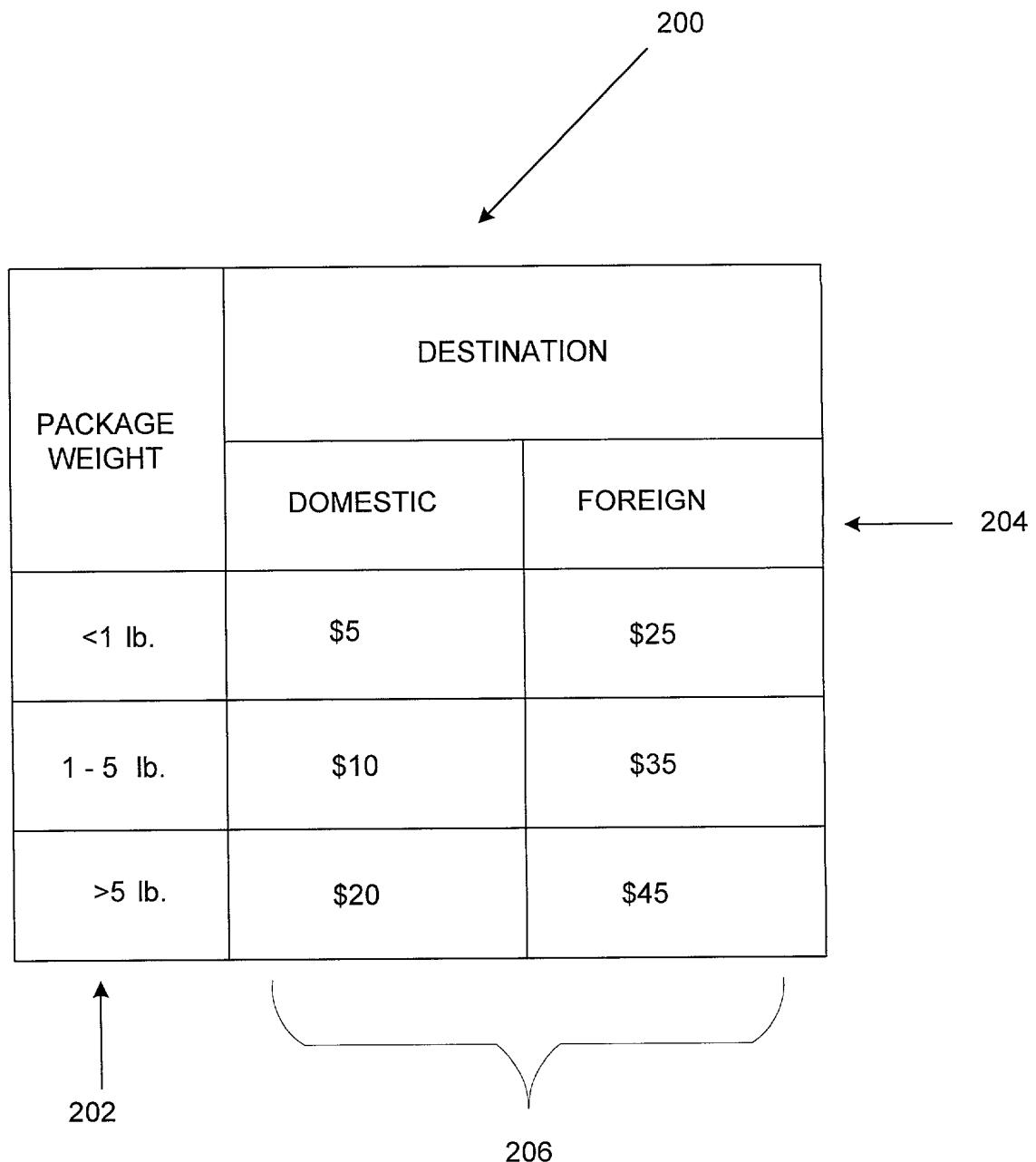


FIG. 2a

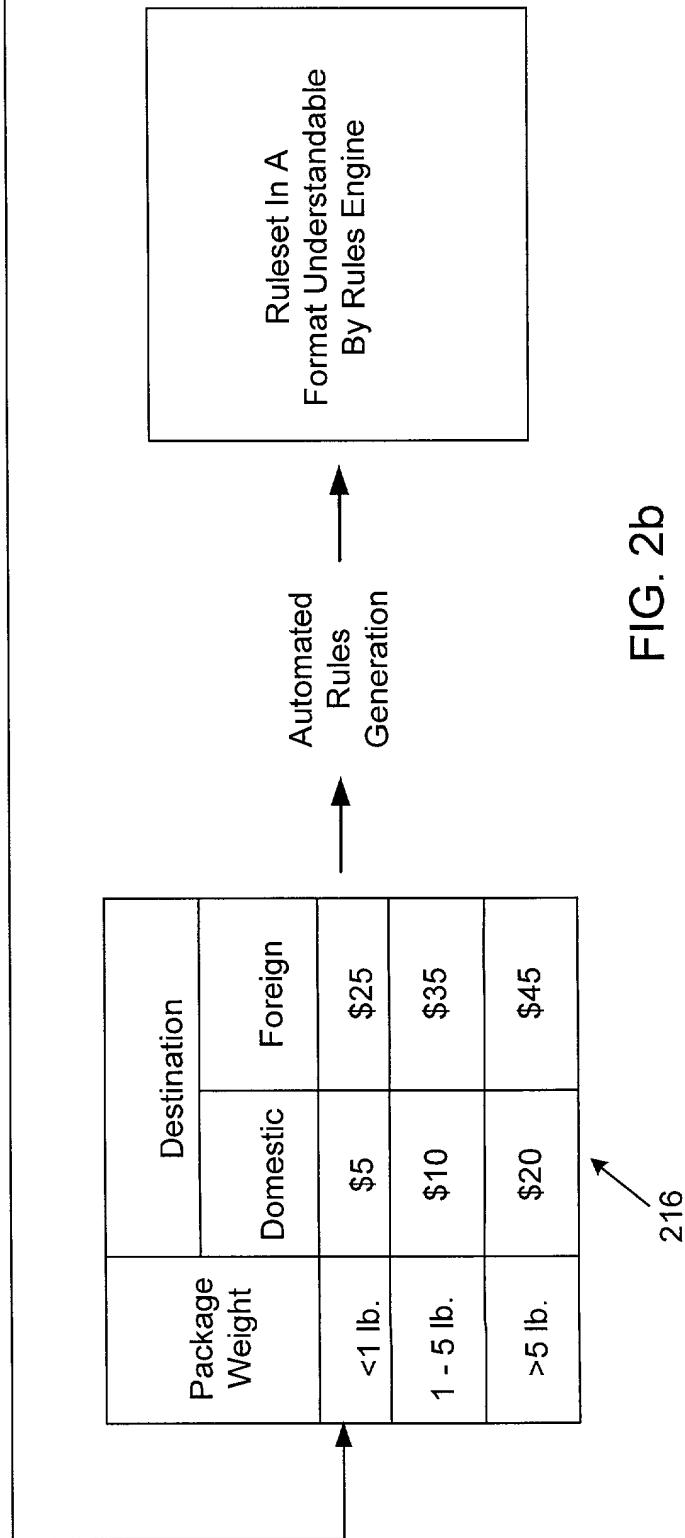
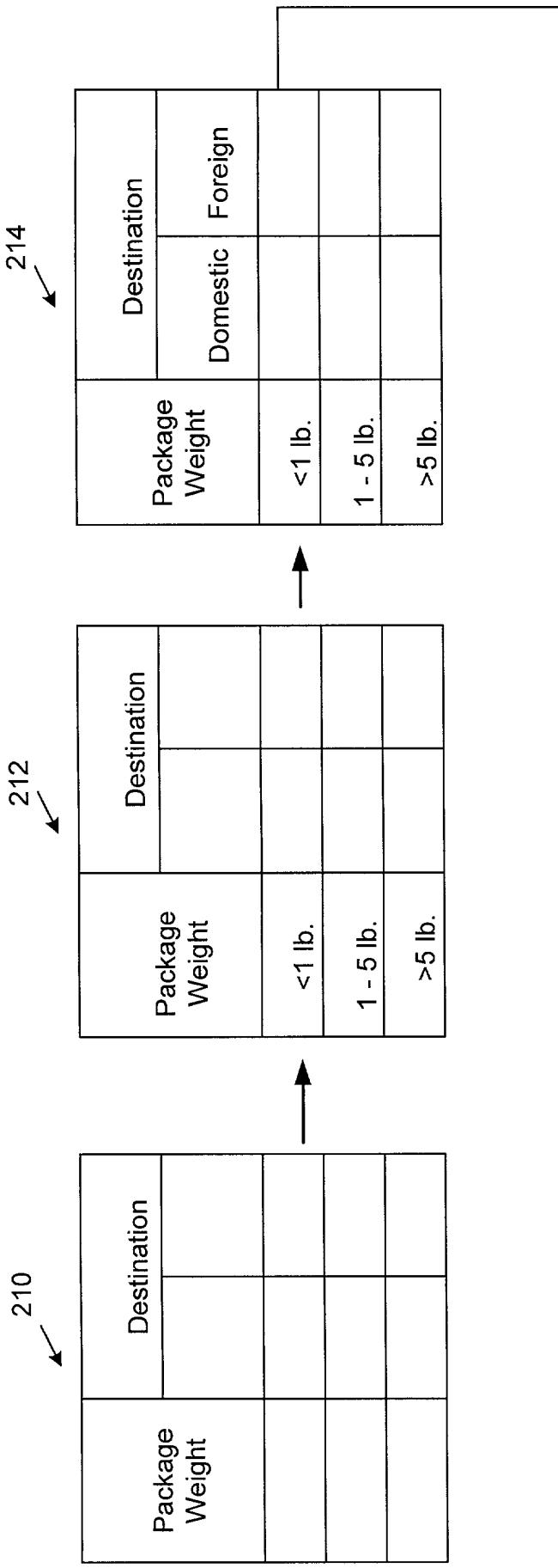


FIG. 2b

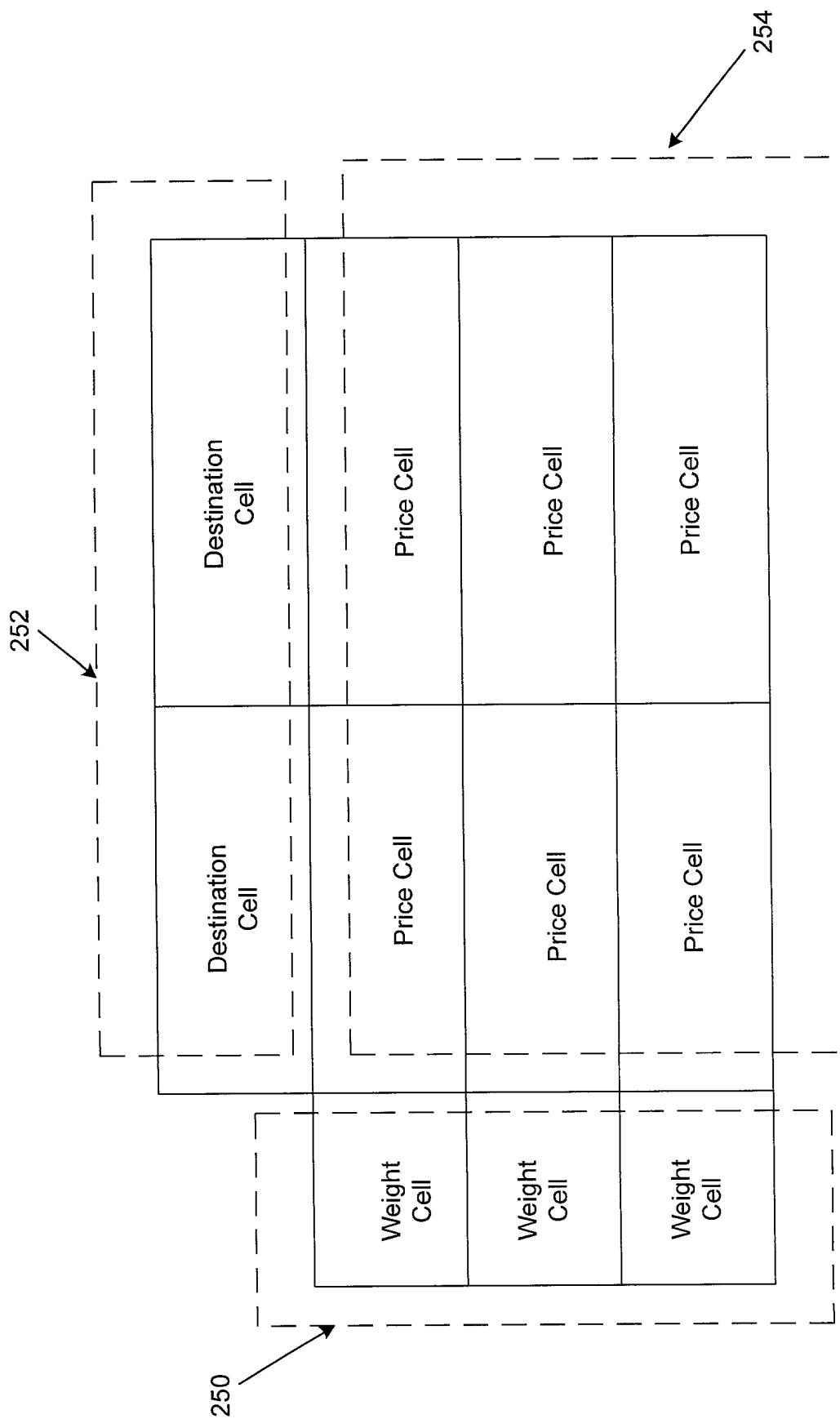


FIG. 2c

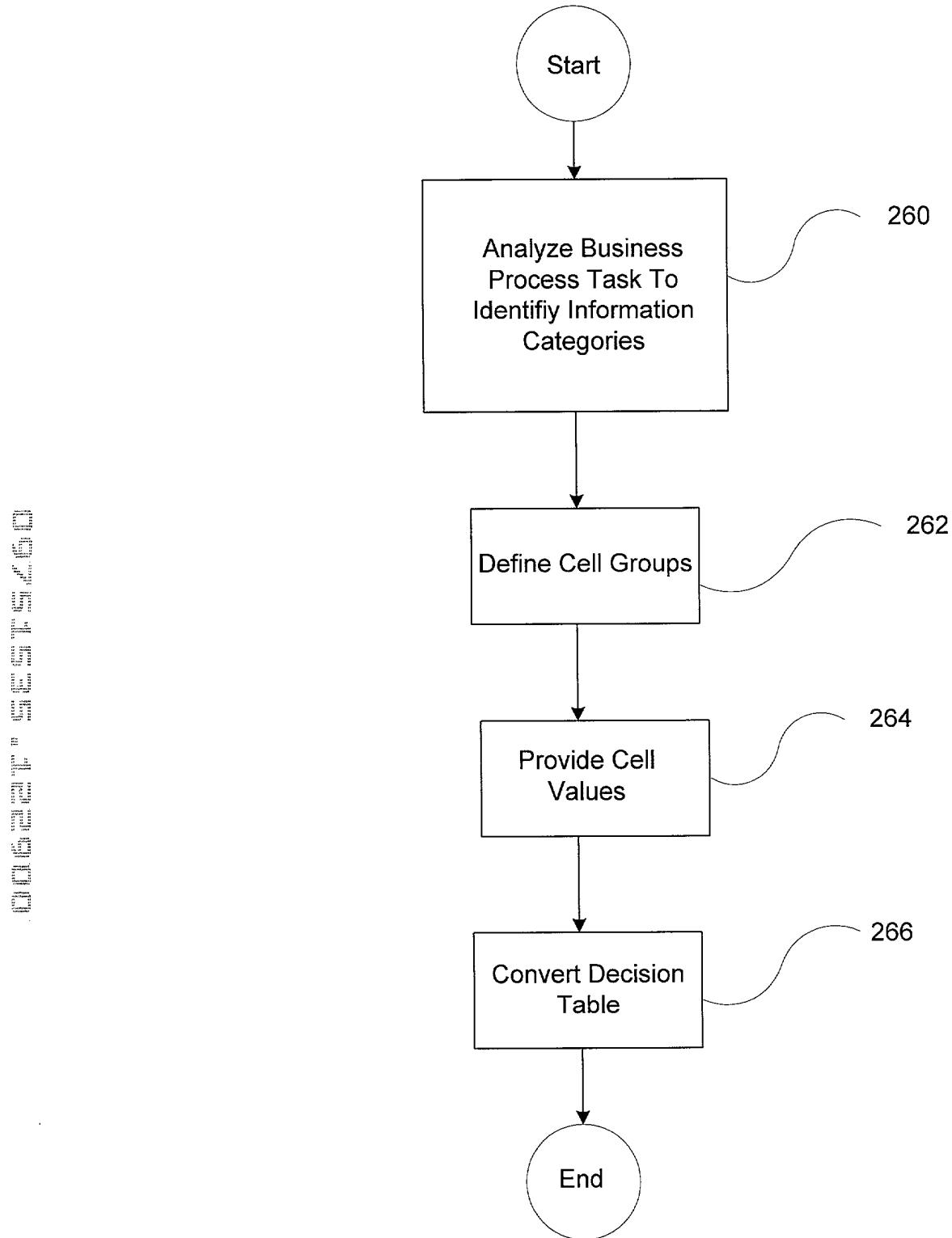


FIG. 2d

Fig. 2e

282

Customer Value	Size of Bill	Payment Pattern	Strategy Assigned
High	Below Average	Lackadaisical	Lenient
High	Below Average	Reasonable	Lenient
High	Below Average	Stellar	No Action
High	Similar to Average	Lackadaisical	Moderate
High	Similar to Average	Reasonable	Lenient
High	Similar to Average	Stellar	Lenient
High	Above Average	Lackadaisical	Moderate
High	Above Average	Reasonable	Moderate
High	Above Average	Stellar	Lenient
Medium	Below Average	Lackadaisical	Moderate
Medium	Below Average	Reasonable	Lenient
Medium	Below Average	Stellar	No Action
Medium	Similar to Average	Lackadaisical	Moderate
Medium	Similar to Average	Reasonable	Lenient
Medium	Similar to Average	Stellar	Lenient
Medium	Above Average	Lackadaisical	Aggressive
Medium	Above Average	Reasonable	Moderate
Medium	Above Average	Stellar	Lenient
Low	Below Average	Lackadaisical	Aggressive
Low	Below Average	Reasonable	Moderate
Low	Below Average	Stellar	Lenient
Low	Similar to Average	Lackadaisical	OCA
Low	Similar to Average	Reasonable	Aggressive
Low	Similar to Average	Stellar	Moderate
Low	Above Average	Lackadaisical	OCA
Low	Above Average	Reasonable	Aggressive
Low	Above Average	Stellar	Aggressive

280

CONDITIONS		ACTIONS			
SALARY	HIGH	HIGH	LOW	HIGH	LOW
WORK QUANTITY	HIGH	LOW	LOW	LOW	HIGH
WORK QUALITY	HIGH	HIGH	LOW	LOW	LOW
PUNCTUALITY	LATE	ON-TIME	EARLY	LATE	
ACTIONS					
EMPLOYEE 1	KEEP	KEEP	FIRE	FIRE	KEEP
EMPLOYEE 2	KEEP	FIRE	KEEP	FIRE	KEEP
EMPLOYEE 3	KEEP	KEEP	FIRE	FIRE	FIRE

284

285

286

FIG. 2f

288



OR

CREDIT_APPLICANTS = "MALE"	T		
CREDIT_APPLICANTS = "EMPLOYED"	F	T	T
APPLICANT_SALARY > = MINIMUM_SALARY		F	
CREDIT_CARD_STATUS = TRUE		F	T
APPLICANT_HOUSING = "RENTER"			T

AND

CREDIT_APPLICANT_GENERATE_REJECTION LETTER
--

FIG. 2g

Total Asset Size	\$250K LOL	\$500K LOL	\$1M LOL	\$2M LOL	\$3 M LOL	\$5M LOL	>\$5M LOL
\$10M-\$25M	.75 * \$1M LOL	.80 * \$1M LOL	\$21K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$25M-\$50M	75 * \$1M LOL	.80 * \$1M LOL	\$25K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$50M-\$100M	.75 * \$1M LOL	.80 * \$1M LOL	\$29K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$100M - \$150M	.75 * \$1M LOL	.80 * \$1M LOL	\$37K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$150M - \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$44K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
> \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$65K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc

289

290

291

Fig. 2h

Customer Value	Size of Bill	Payment Pattern	Strategy Assigned	
High	Below average	Lackadaisical Reasonable Stellar	Lenient Lenient No Action	
	Similar to average	Lackadaisical Reasonable Stellar	Moderate Lenient Lenient	
	Above average	Lackadaisical Reasonable Stellar	Moderate Moderate Lenient	
Medium	Below average	Lackadaisical Reasonable Stellar	Moderate Lenient No Action	
	Similar to average	Lackadaisical Reasonable Stellar	Moderate Lenient Lenient	
	Above average	Lackadaisical Reasonable Stellar	Aggressive Moderate Lenient	
Low	Below average	Lackadaisical Reasonable Stellar	Aggressive Moderate Lenient	
	Similar to average	Lackadaisical Reasonable Stellar	OCA Aggressive Moderate	
	Above average	Lackadaisical Reasonable Stellar	OCA Aggressive Aggressive	

293

292

Fig. 2 i

		Payment Pattern		
Customer Value	Size of Bill	Lackadaisical	Reasonable	Stellar
High	Below average	Lenient	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Moderate	Moderate	Lenient
Medium	Below average	Moderate	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Aggressive	Moderate	Lenient
Low	Below average	Aggressive	Moderate	Lenient
	Similar to average	OCA	Aggressive	Moderate
	Above average	OCA	Aggressive	Aggressive

296

{

295

294

Fig. 2j

297

298

Customer Value	Size of Bill	Lackadaisical	Reasonable	Stellar
High	Below average	Lenient	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Moderate	Moderate	Lenient
Medium	Below average	Moderate	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Aggressive	Moderate	Lenient
Low	Below average	Aggressive	Moderate	Lenient
	Similar to average	OCA	Aggressive	Moderate
	Above average	OCA	Aggressive	Aggressive

299

Number of times late	Total number of days late	Payment Pattern
0		Stellar
1	≤ 20	Stellar
	≤ 40	Reasonable
	> 40	Lackadaisical
2	≤ 30	Reasonable
	> 30	Lackadaisical
	$3 +$	Lackadaisical

Fig. 2K

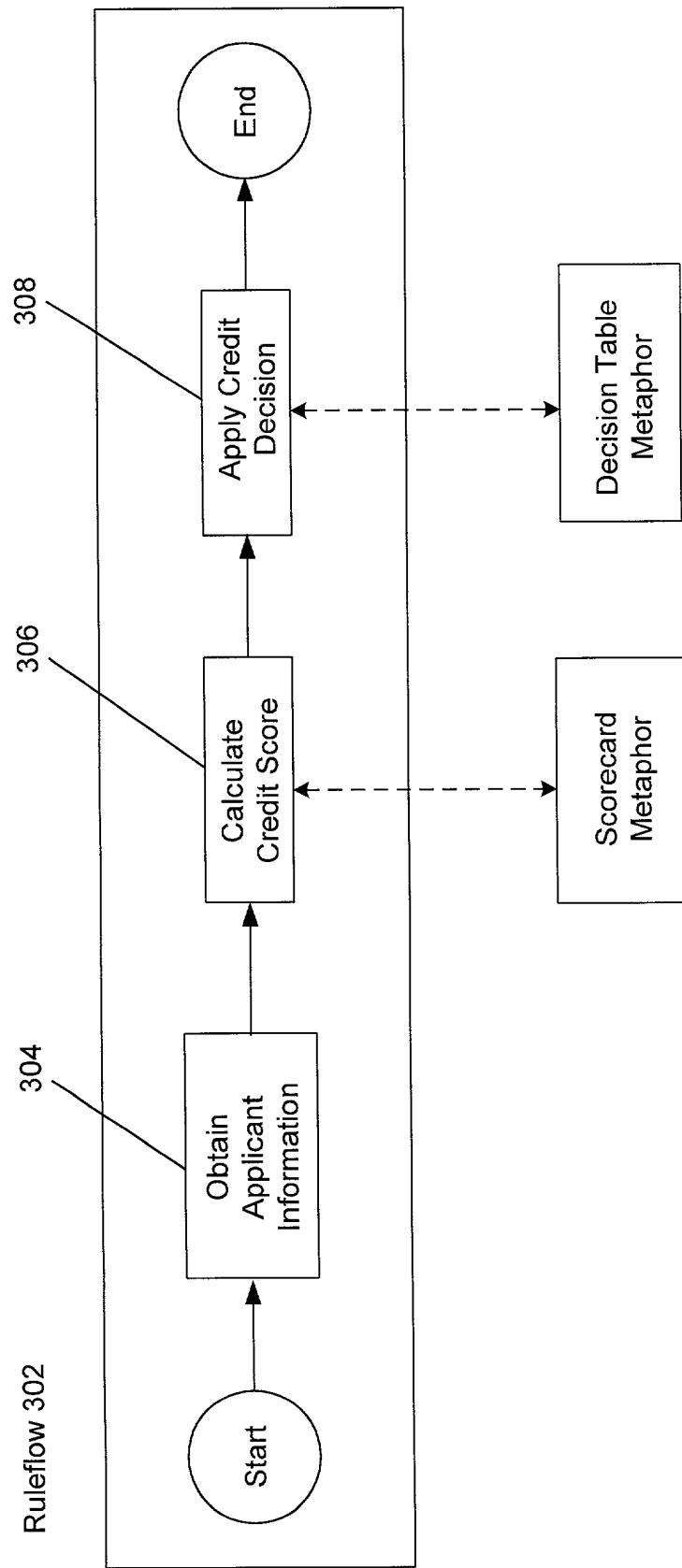


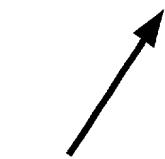
FIG. 3a

Age of Applicant	<u>Under 18</u> -100 pts.	<u>18 - 25</u> 0 pts.	<u>26 - 31</u> 20 pts.	<u>32 - 40</u> 50 pts.	<u>41 and over</u> 20 pts.
Years on Job	<u>Less Than 1 year</u> 5 pts.	<u>1 - 2 years</u> 20 pts.	<u>Over 2 years</u> 50 pts.		
Major Credit Card	<u>Yes</u> 30 pts.	<u>No</u> 2 pts.			
Own Or Rent	<u>Own Or Buying</u> 70 pts.	<u>Rent</u> 20 pts.	<u>Live With Parents</u> -20 pts.	<u>Other</u> 10 pts.	
Salary	<u>Under 10K/year</u> 5 pts.	<u>10k - 50k Per Year</u> 20 pts.	<u>Over 50k Per Year</u> 50 pts.		

FIG. 3b



Credit Score	Credit Decision
<100	No
100-150	Yes if applicant is homeowner
>150	Yes



312

FIG. 3c

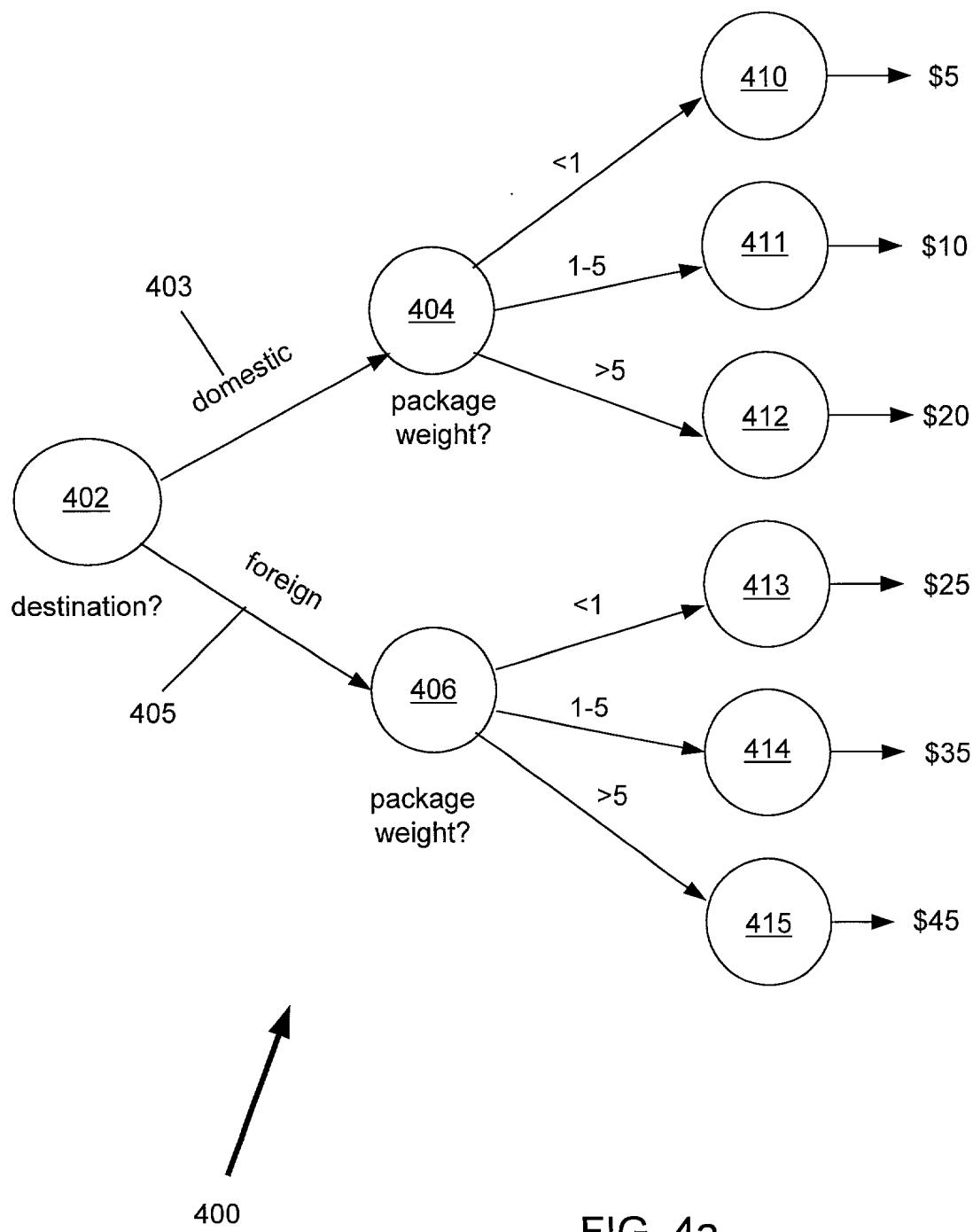


FIG. 4a

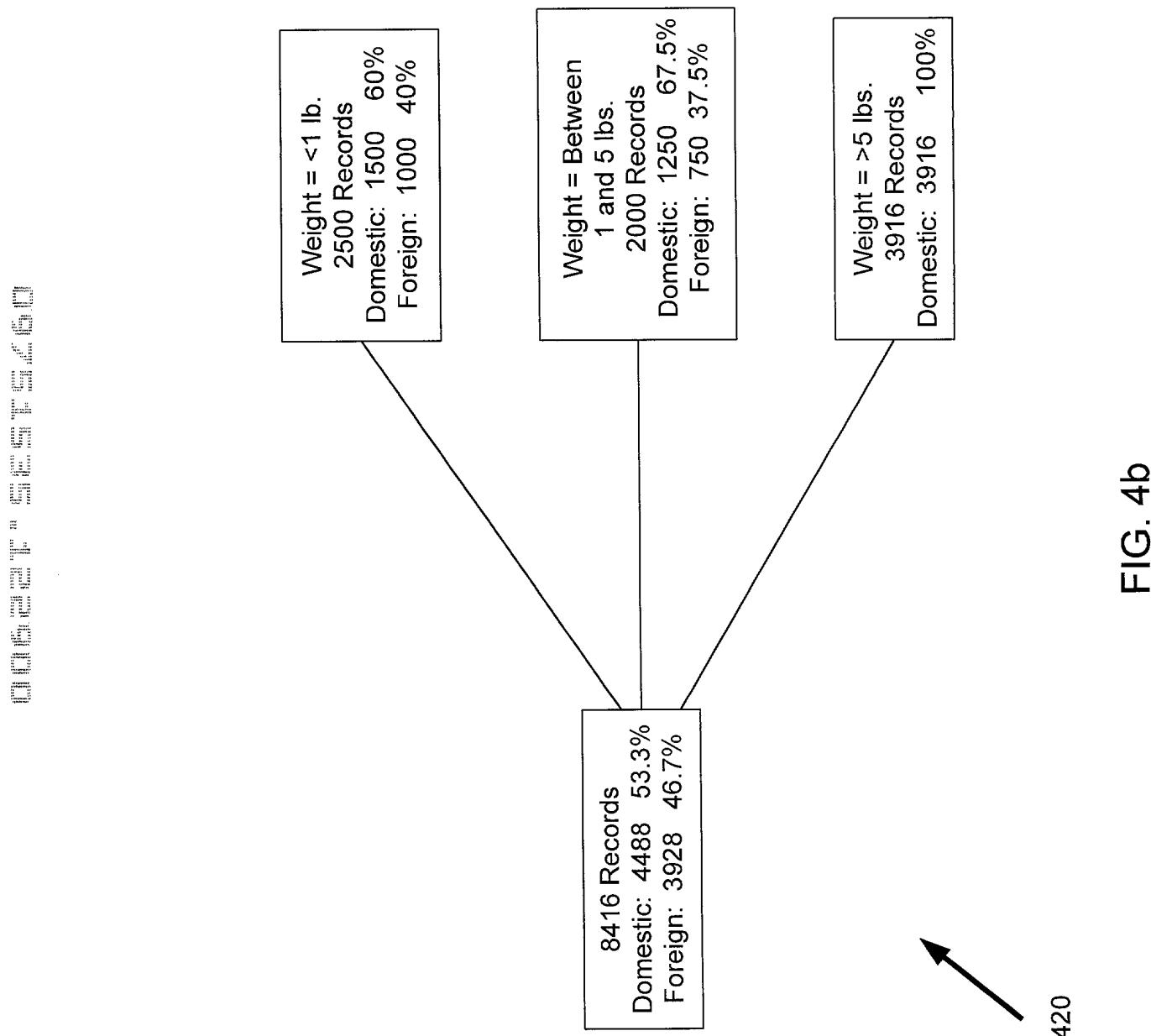
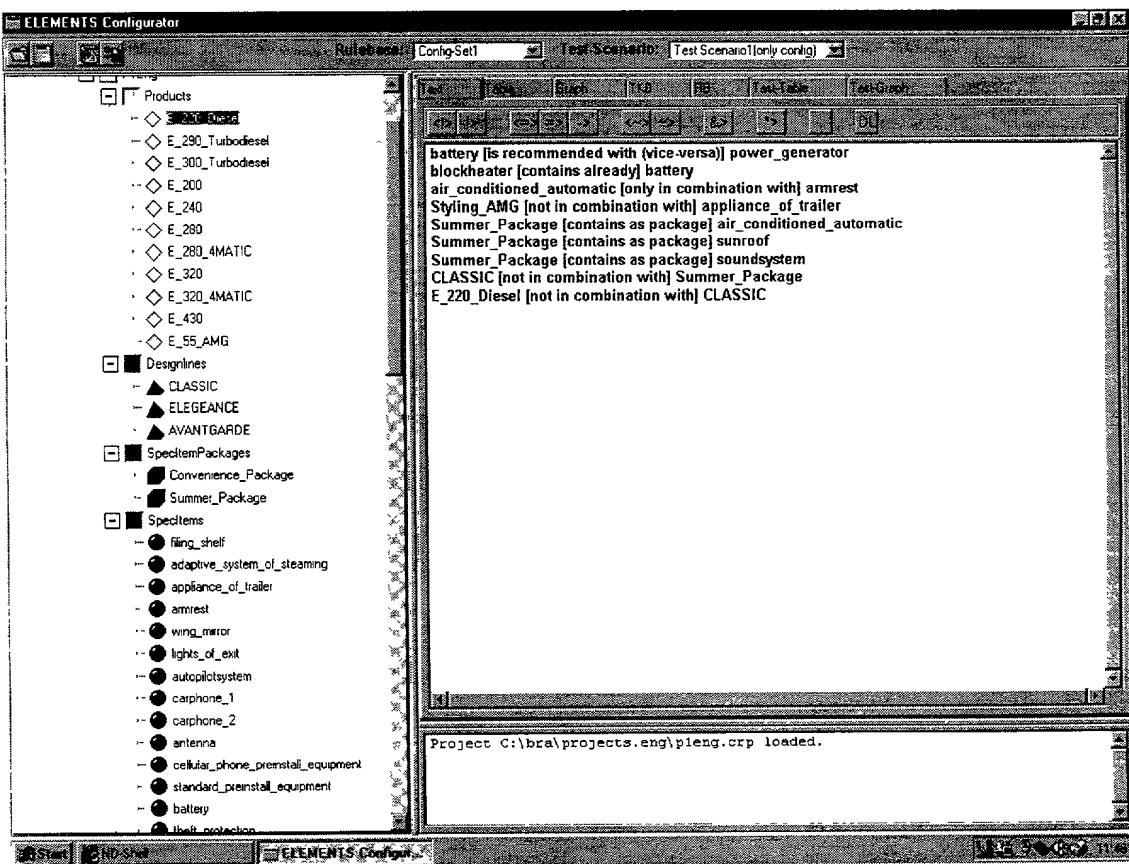


Fig. 59



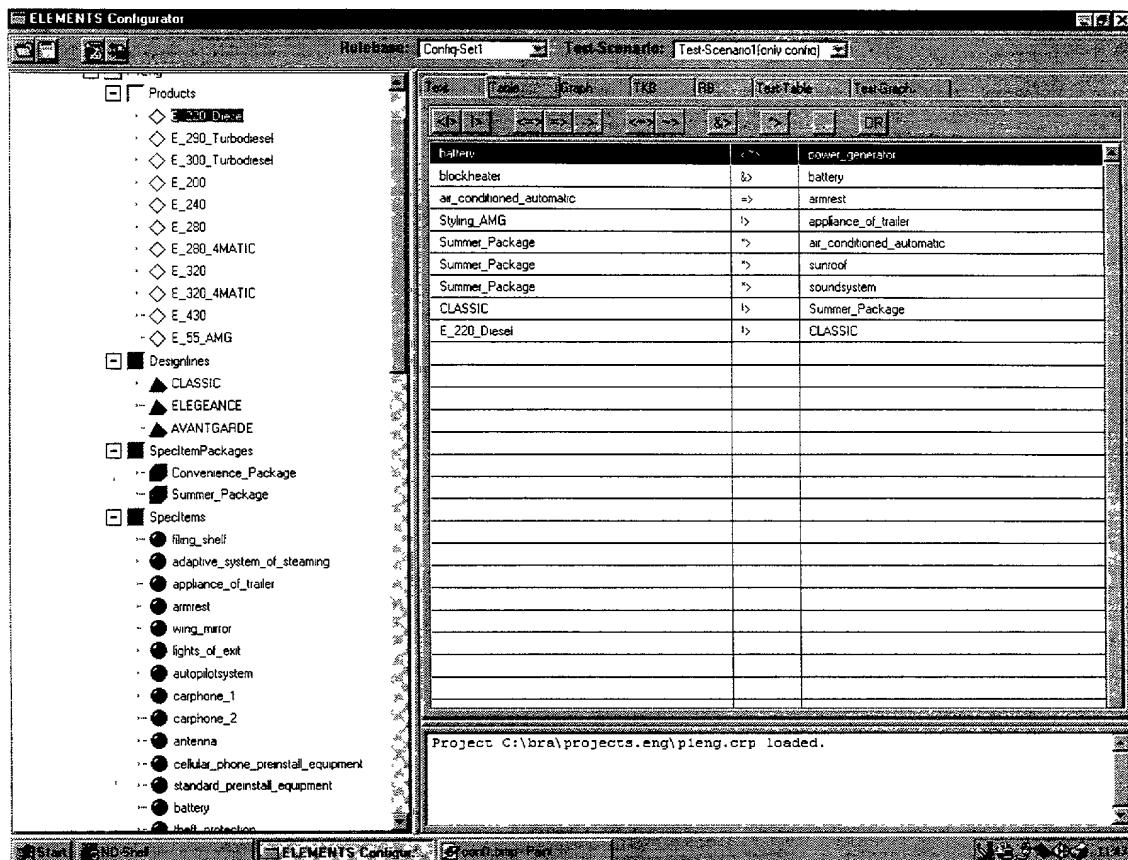


Fig. 5b

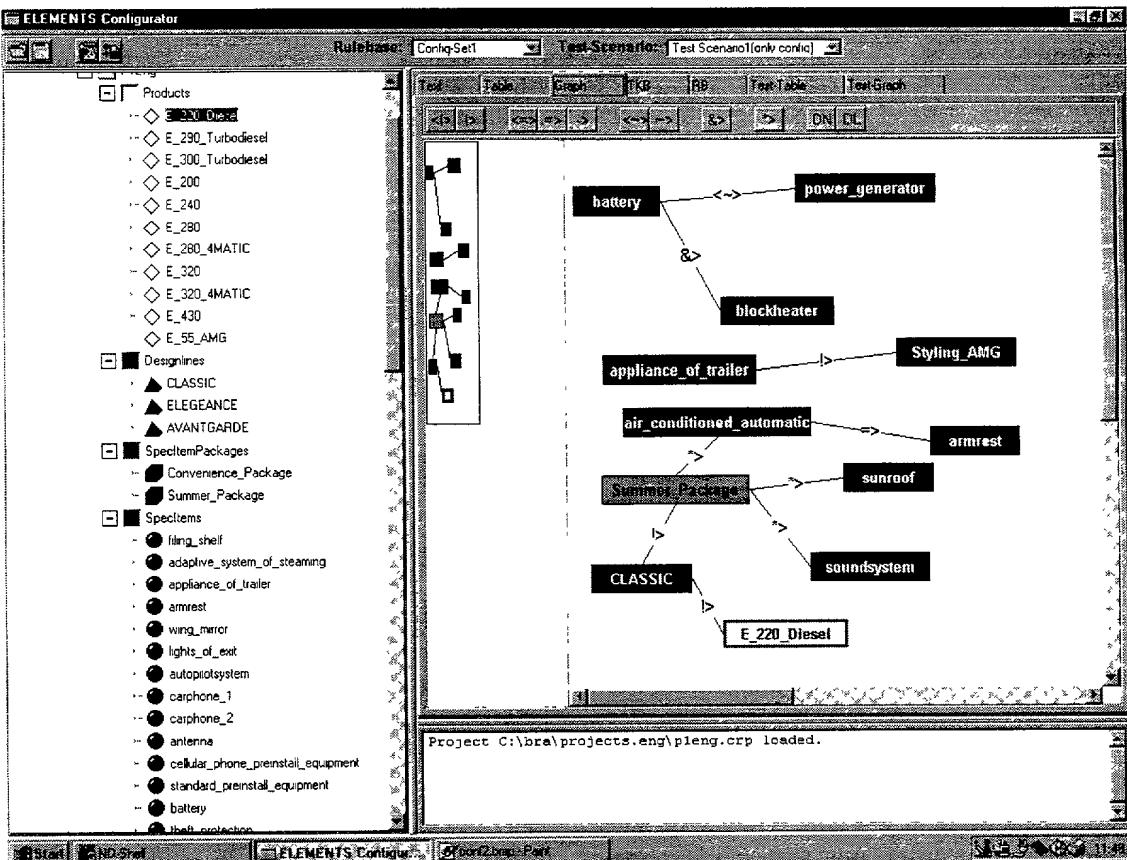


Fig. 5c

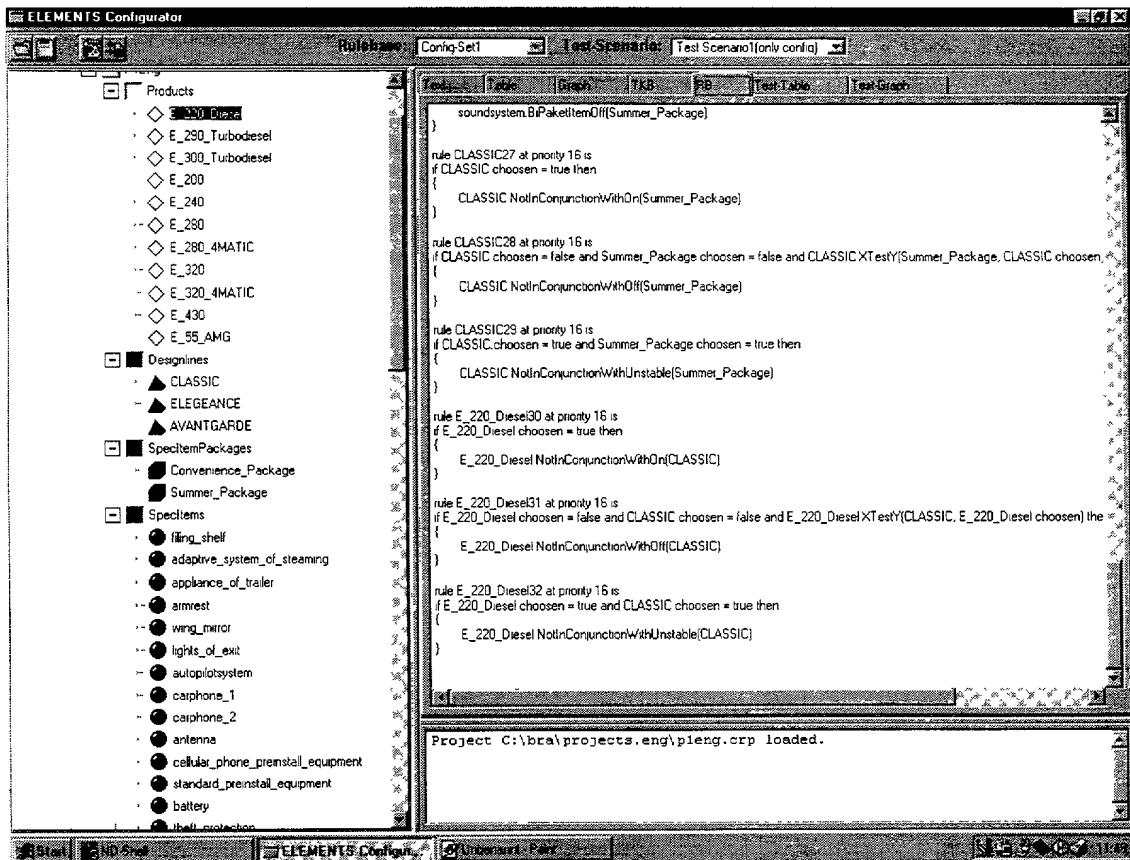


Fig. 5d

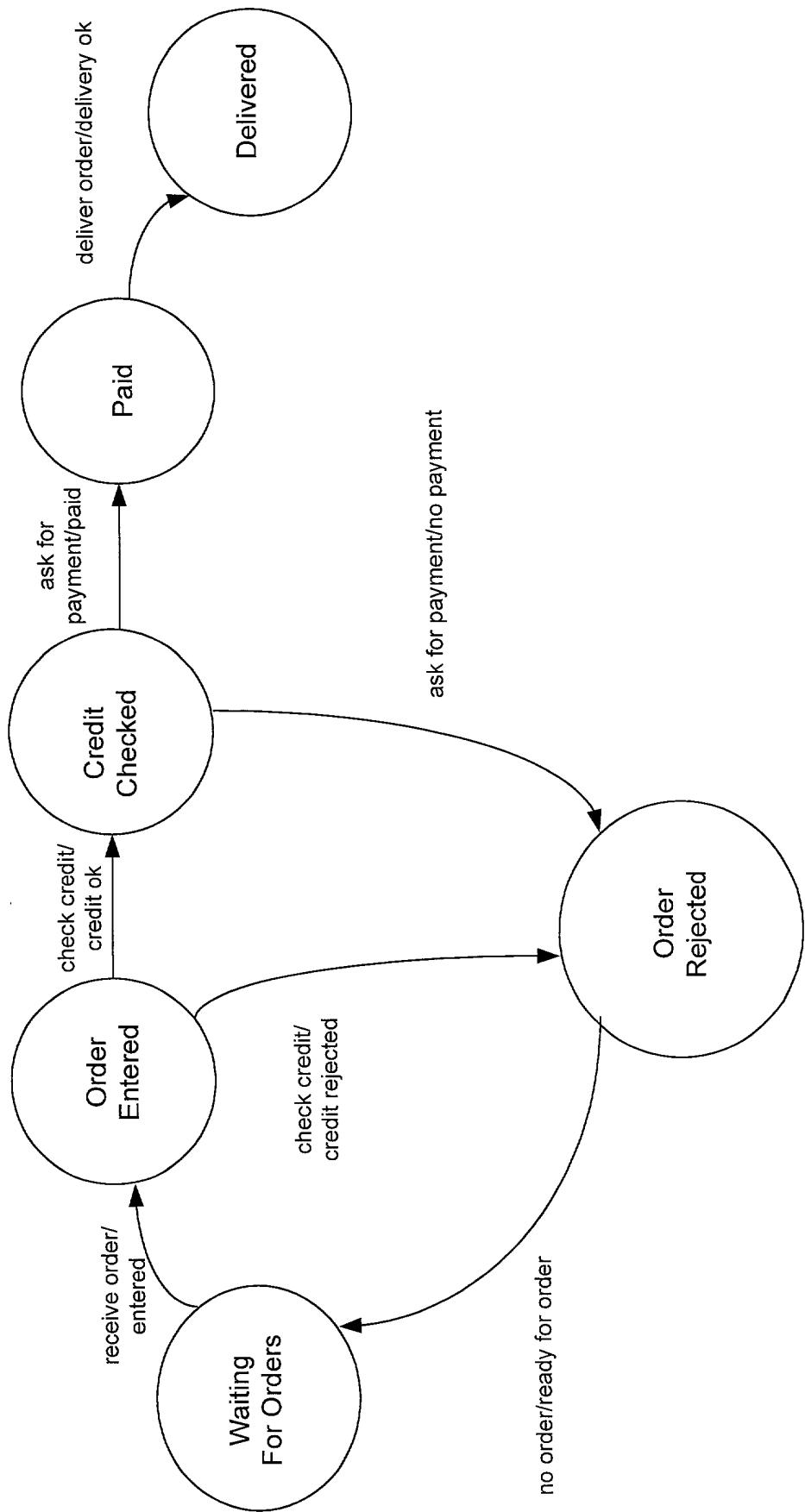


FIG. 6a

stimulus state	get order	check credit	ask for payment	attempt to deliver	new state
waiting for orders	enter order	_____	_____	_____	order entered
order entered	_____	if credit, ok, then get payment else reject order	_____	_____	credit checked
order rejected	_____	_____	_____	_____	waiting for orders
credit checked	_____	_____	check for payment	_____	paid
paid	_____	_____	_____	_____	delivered
delivered	_____	_____	_____	_____	waiting for orders

FIG. 6b

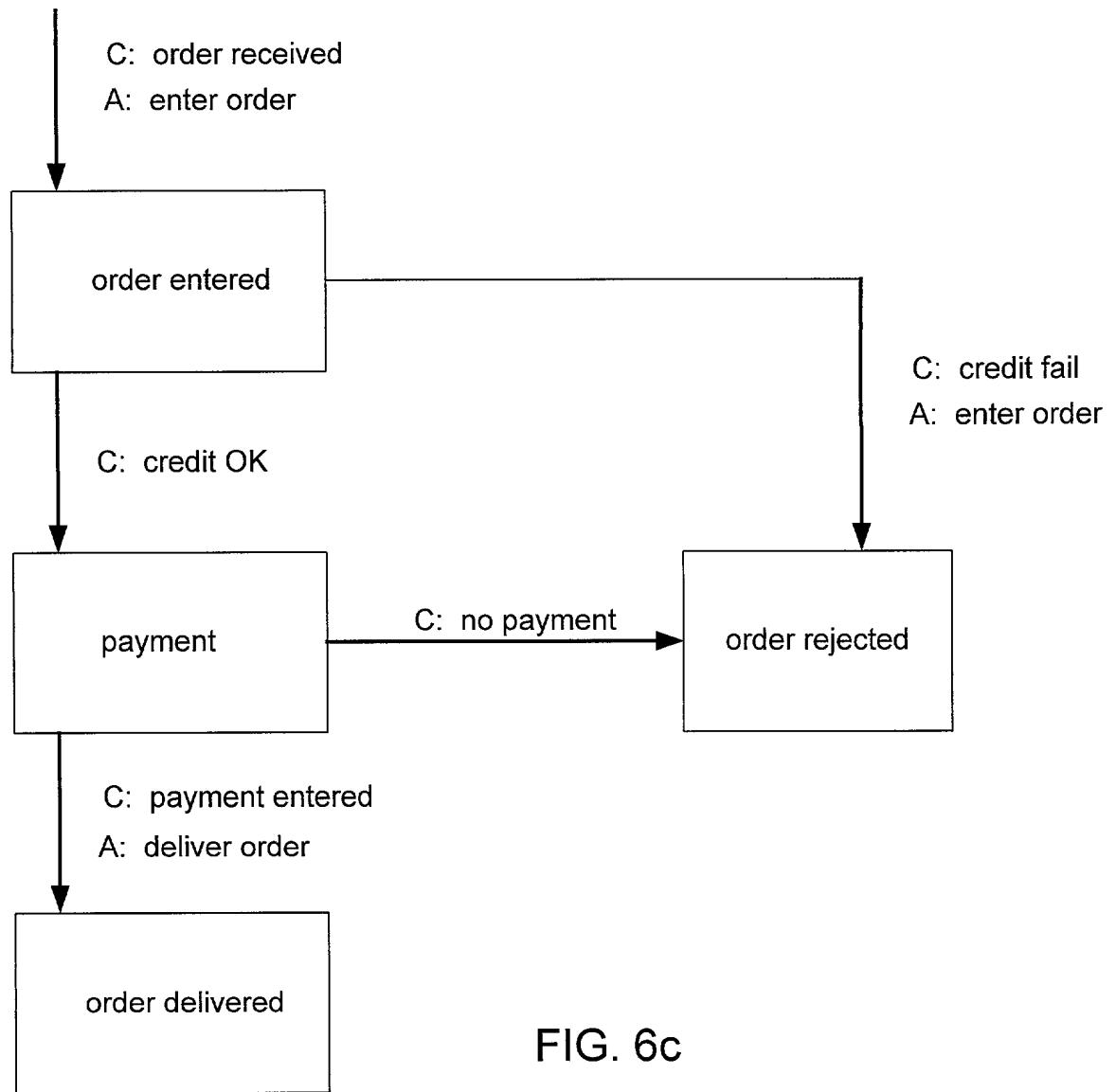


FIG. 6c

FIG. 7

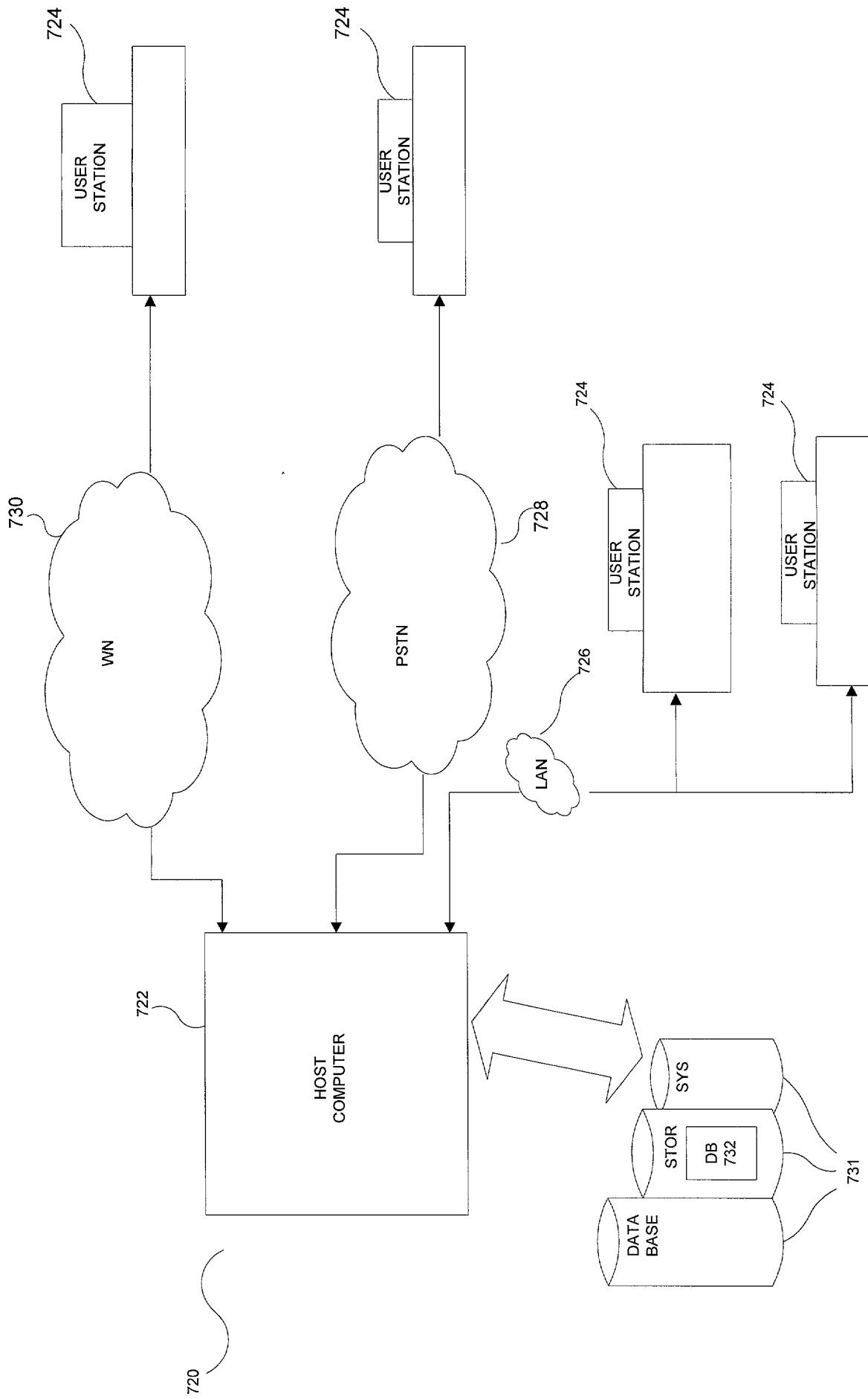


FIG. 8

